E-ID Mad Dog Project
Review of EFC Proposed Technical Solution
4/5/01

Requested by:	• Neil Sattler on 4/4/01.
Purpose of Review:	• To provide an evaluation of the technical proposal providing pros and cons of the approach document.
Assumptions:	• We agree with the statement that there many different technical approaches available, and the government position is to provide a secure, yet cost-effective promissory note signing solution internally, and effective guidance for external parties to use. • External parties are not required to use the SFA PIN in their signing process and may use internal processes for identity proofing of their customers.
PROs of the Submitted Draft Model:	• The model proposes a standard way to authenticate users with persistence and the ability to recover sessions mid-transaction. • Customers do not leave the control of the originating provider. • All processing times are the responsibility of the originating provider, which could enhance their efficiency. • All programming interfaces are under the control of the originating provider, which may lower cost to the provider. • A token is provided for authorization of subsequent web process steps, that can be read by the host application. • The originator is in control of the entire process and their success or failure. • The solution is standards based and could result in better note portability.
CONs of the Submitted Draft Model:	• The solution is based on "early" standards that may be changing or not yet commercially available off-the-shelf. • SFA would have to write a considerable amount of additional code to allow for the adoption of this technical solution. • It is not clear that there is additional security in this process, but there could be significant additional cost if developed by the government.
Contrast with the proposed SFA eMPN Draft Solution for Internal SFA Use:	• It is not clear the EFC technical approach offers better security that the EDS proposed solution. An SSL session, with single session screens affords strong protection from interception, replay or hijacking. • The XML self-contained object approach could be more portable and useable in the longer term, if these standards continue to be adopted and used industry-wide.
Further Review: **Scheduled: TBD**	• SFA would like to hear more discussion of the storage and solution does not discuss the storage and retention standards of the signed promissory note in the digital registry and signed copy database.